

the costs of establishing child care centers to provide campus-based child care for low-income parents attending college.

The obvious benefit of easy access to child care is that students with young children will have a much greater probability of staying in school and completing their degree. More and more students today are non-traditional students, and the need for campus-based child care is greater than ever before.

Additionally, this bill establishes an innovative new program to offer student loan forgiveness for those who earn a degree in early childhood education and become full-time child care workers. Child care, unfortunately, is one of the lowest-paying professions that one can find, and this low level of pay is completely incommensurate with the value of those who are caring for young children. Not surprisingly, turnover in this field is very high, as workers find better paying jobs elsewhere.

It is especially tragic when highly-trained graduates, those who have earned a degree in early childhood education, are forced to leave the child care profession because they can't pay their student loans. We still need to do all we can to raise wages for child care workers, but helping with student loan repayment is a remarkable step forward. This concept was contained in child care legislation I cosponsored last year, and I am very pleased that it has been included in this bill.

Finally, advocates of a more effective welfare system won a significant victory with the passage of Senator WELLSTONE's amendment to give states the option of counting two years of post-secondary education as a work requirement for purposes of the Temporary Assistance to Needy Families program. I was proud to cosponsor this amendment.

I have heard from a number of my constituents that current system has had the unfortunate effect of forcing TANF recipients out of college or vocational school and into dead-end, entry-level jobs. It seems obvious that enabling these individuals, which are usually single mothers, to complete a degree would be far more effective in achieving long-term benefits. Education leads to higher income levels, helping move these families out of poverty for good and making them productive taxpayers. Federal requirements should not be so rigid and inflexible that states are prevented exercising this option. I will press to ensure that this amendment survives the upcoming conference.

Passage of the Higher Education Amendments of 1998 was absolutely essential for the continuation and improvement of a system that helps keep post-secondary education within the reach of typical American families. I am pleased with the Senate's overwhelming vote in favor of this bill, and I look forward to expeditious consideration of the conference report and to

sending the bill to President Clinton for his signature.●

HIGHER EDUCATION ACT OF 1998

● Mr. FAIRCLOTH. Mr. President, I am in strong support of S. 1882, the Higher Education Act of 1998. Every young person who wishes to pursue an education beyond the first 12 years should be able to do so. This bill contains important provisions to help students pay for the rapidly rising costs of college. It will benefit millions of students across the country in their pursuit of a higher education. I will highlight just a few of the provisions in this legislation.

First, I support the compromise reached by my colleagues in the Labor and Human Resources Committee that provides a low interest repayment rate for student loans, while still allowing a rate necessary for the uninterrupted flow of loan capital from banks. The Clinton Administration wanted to place the entire loan program under the jurisdiction of the Department of Education. I am adamantly opposed to this proposal. There is no reason nor justification to have the Federal government run a program that is being provided efficiently by the private sector. In fact, we should be doing more to have the entire program run by private lenders.

Second, I recognize the need for good teachers are more and more educators leave the field to pursue other professions. Improving the quality of the current and future teaching force calls for the improvement of preparation programs and the enhancement of professional development activities. I support North Carolina Governor Jim Hunt's Commission Report, "What Matters Most: Teaching for America's Future," which has a goal to provide 100,000 national accredited teachers. This bill provides the means for accomplishing that goal by providing teacher certification.

Finally, our nation is facing an alarming increase in violence and drug use on college campuses across the country. I was a co-sponsor of a bill to require that colleges report instances of rape or assault to the student body. I am pleased that this legislation was accepted as an amendment to this bill. I also support another provision of S. 1882 that would prevent students convicted of drug use or possession from being eligible for federal aid unless they complete a rehabilitation program. Taxpayers shouldn't support the tuition of students who recklessly use illegal drugs.

To be competitive in the global economy, America needs to provide its students with the means to better their education. I believe we must protect programs for higher education. The Higher Education Act makes college more affordable and improves the academic environment for students and teachers. The bill is a sound piece of legislation which I am pleased to support.●

NEED FOR HMO REFORM

● Mr. DORGAN. Mr. President, our health care system is in a state of crisis—a crisis of confidence. Many Americans no longer believe that their insurance companies can provide them with the access to care or quality of service they need.

Today I continue our series of stories describing how some managed care plans seem to have put cost saving before life-saving. The experience of Vaughn Dashiell is just one more example of the pressing need for Congress to act now to protect the rights of patients.

Vaughn Dashiell lived with his wife, Patricia, and their three children in Alexandria, Virginia. Vaughn owned and operated his own printing company.

On November 20, 1996, Vaughn stayed home sick from work suffering from a sore throat, dry mouth, and tunnel vision that limited his sight to 18 inches. He tried to get an appointment to see a doctor within his HMO network, but was told that none were available at his designated facility. Vaughn was able to speak only to the HMO-employed nurse on duty over the phone. She could have told Vaughn to go to an emergency room for treatment, but instead, told him to make a regular appointment although none were available.

As Vaughn's symptoms worsened, he called his HMO again requesting permission to see a doctor somewhere, or to go to a nearby emergency room. Vaughn was told only to wait and that he would receive a call back from a doctor on duty. When the doctor on duty was consulted, he agreed that Vaughn should go to an emergency room, but neither made a call himself, nor followed up to see that Vaughn was contacted. That night, Vaughn was not contacted, not by the nurse, the doctor, or any other HMO staff regarding his condition and requests for care.

The next morning, Patricia found Vaughn incoherent, with his "eyes rolling". She hurriedly called the HMO, hoping for an answer to Vaughn's problem. They advised her to call 911.

Vaughn arrived at the hospital at 9:18 am in a diabetic coma. His blood sugar level was more than twenty times greater than the normal level. Just over two hours after being rushed to the emergency room, Vaughn was dead from hyperglycemia. He was only 39 years old.

This should not happen in America. Health insurers should not be allowed to put profit before patients. Vaughn Dashiell's condition would have been treatable and curable if the health plan had enabled him to get the care he needed. But for an HMO driven by cutting costs, the needs of the patient did not come first. Had this HMO not placed their patients in the hands of a system weak in oversight and follow-up and instead allowed Mr. Dashiell the opportunity to see a doctor when he first felt threatened, he might still be alive today.

Mr. President, we must take up and pass meaningful patient protections this year. We have a bill, S. 1890, that would prevent tragedies like this from occurring. Under our plan, Vaughn would have had guaranteed access to needed care, especially in the case of an emergency. Under our bill, members of HMOs would be able to go to an emergency room without seeking their plan's approval if they felt their life was in danger.

This is only common sense. It should not be controversial. I will appeal once again to the Republican leaders of this body: Please bring our Patients' Bill of Rights to the floor for action. The President has promised to sign it into law. We are wasting valuable time.●

HIGHER EDUCATION AMENDMENTS OF 1998

The text of the bill (H.R. 6) as passed by the Senate on July 9, 1998, follows:

Resolved, That the bill from the House of Representatives (H.R. 6) entitled "An Act to extend the authorization of programs under the Higher Education Act of 1965, and for other purposes," do pass with the following amendment:

Strike out all after the enacting clause and insert:

SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) *SHORT TITLE*.—This Act may be cited as the "Higher Education Amendments of 1998".

(b) *TABLE OF CONTENTS*.—The table of contents is as follows:

Sec. 1. Short title; table of contents.

Sec. 2. References.

TITLE I—GENERAL PROVISIONS

Sec. 101. General provisions.

Sec. 102. Federal control of education prohibited.

Sec. 103. National Advisory Committee on Institutional Quality and Integrity.

Sec. 104. Grants and recognition awards.

Sec. 105. Prior rights and obligations; recovery of payments.

Sec. 106. Technical and conforming amendments.

TITLE II—IMPROVING TEACHER QUALITY

Sec. 201. Improving teacher quality.

TITLE III—INSTITUTIONAL AID

Sec. 301. Transfers and redesignations.

Sec. 302. Findings.

Sec. 303. Strengthening institutions.

Sec. 304. Strengthening HBCU's.

Sec. 305. Endowment challenge grants.

Sec. 306. HBCU capital financing.

Sec. 307. Minority science and engineering improvement program.

Sec. 308. General provisions.

TITLE IV—STUDENT ASSISTANCE

PART A—GRANTS TO STUDENTS IN ATTENDANCE AT INSTITUTIONS OF HIGHER EDUCATION

Sec. 411. Repeals and redesignations.

Sec. 412. Federal Pell grants.

Sec. 413. TRIO programs.

Sec. 414. Connections program.

Sec. 415. Federal supplemental educational opportunity grants.

Sec. 416. Leveraging educational assistance partnership program.

Sec. 417. HEP and CAMP.

Sec. 418. Robert C. Byrd honors scholarship program.

Sec. 419. Child care access means parents in school.

Sec. 420. Learning anytime anywhere partnerships.

PART B—FEDERAL FAMILY EDUCATION LOAN PROGRAM

Sec. 421. Advances for reserve funds.

Sec. 422. Federal Student Loan Reserve Fund.

Sec. 423. Agency Operating Fund.

Sec. 424. Scope and duration of Federal loan insurance program.

Sec. 425. Applicable interest rates.

Sec. 426. Federal payments to reduce student interest costs.

Sec. 427. Voluntary flexible agreements with guaranty agencies.

Sec. 428. Federal PLUS loans.

Sec. 429. Federal consolidation loans.

Sec. 430. Requirements for disbursements of student loans.

Sec. 431. Default reduction program.

Sec. 432. Unsubsidized loans.

Sec. 433. Loan forgiveness for teachers.

Sec. 434. Loan forgiveness for child care providers.

Sec. 435. Notice to Secretary and payment of loss.

Sec. 436. Common forms and formats.

Sec. 437. Student loan information by eligible lenders.

Sec. 438. Definitions.

Sec. 439. Study of the effectiveness of cohort default rates for institutions with few student loan borrowers.

Sec. 440. Delegation of functions.

Sec. 440A. Special allowances.

Sec. 440B. Study of market-based mechanisms for determining student loan interest rates.

PART C—FEDERAL WORK-STUDY PROGRAMS

Sec. 441. Authorization of appropriations; community services.

Sec. 442. Grants for Federal work-study programs.

Sec. 443. Work colleges.

PART D—WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM

Sec. 451. Selection of institutions.

Sec. 452. Terms and conditions.

Sec. 453. Contracts.

Sec. 454. Funds for administrative expenses.

Sec. 455. Loan cancellation for teachers.

PART E—FEDERAL PERKINS LOANS

Sec. 461. Authorization of appropriations.

Sec. 462. Allocation of funds.

Sec. 463. Agreements with institutions of higher education.

Sec. 464. Terms of loans.

Sec. 465. Distribution of assets from student loan funds.

Sec. 466. Perkins Loan Revolving Fund.

PART F—NEED ANALYSIS

Sec. 471. Cost of attendance.

Sec. 472. Family contribution for dependent students.

Sec. 473. Family contribution for independent students without dependents other than a spouse.

Sec. 474. Regulations; updated tables and amounts.

Sec. 475. Simplified needs test; zero expected family contribution.

Sec. 476. Refusal or adjustment of loan certifications.

Sec. 477. Treatment of other financial assistance.

PART G—GENERAL PROVISIONS

Sec. 481. Definition of institution of higher education.

Sec. 482. Master calendar.

Sec. 483. Forms and regulations.

Sec. 484. Student eligibility.

Sec. 485. Institutional refunds.

Sec. 486. Institutional and financial assistance information for students.

Sec. 487. National student loan data bank system.

Sec. 488. Training in financial aid services.

Sec. 489. Program participation agreements.

Sec. 490. Regulatory relief and improvement.

Sec. 490A. Distance education demonstration programs.

Sec. 490B. Advisory Committee on Student Financial Assistance.

Sec. 490C. Regional meetings and negotiated rulemaking.

Sec. 490D. Procedures for cancellations and deferments for eligible disabled veterans.

PART H—PROGRAM INTEGRITY TRIAD

Sec. 491. State role and responsibilities.

Sec. 492. Accrediting agency recognition.

Sec. 493. Eligibility and certification procedures.

Sec. 494. Program review and data.

PART I—ADMINISTRATIVE PROVISIONS FOR DELIVERY OF STUDENT FINANCIAL ASSISTANCE

Sec. 495. Performance-based organization for the delivery of Federal student financial assistance.

Sec. 496. Student Loan Ombudsman Office.

TITLE V—GRADUATE AND POSTSECONDARY IMPROVEMENT PROGRAMS

Sec. 501. Repeals, transfers, and redesignations.

Sec. 502. Purpose.

PART A—JACOB K. JAVITS FELLOWSHIP PROGRAM

Sec. 511. Award of fellowships.

PART B—GRADUATE ASSISTANCE IN AREAS OF NATIONAL NEED

Sec. 521. Graduate assistance in areas of national need.

PART C—FACULTY DEVELOPMENT PROGRAM

Sec. 531. Faculty development program reauthorized.

PART D—URBAN COMMUNITY SERVICE

Sec. 541. Urban community service.

PART E—FUND FOR THE IMPROVEMENT OF POSTSECONDARY EDUCATION

Sec. 551. Fund for the improvement of postsecondary education.

PART F—HIGHER EDUCATION ACCESS FOR STUDENTS WITH DISABILITIES; HISPANIC-SERVING INSTITUTIONS; GENERAL PROVISIONS

Sec. 561. Higher education access for students with disabilities; Hispanic-serving institutions; general provisions.

TITLE VI—INTERNATIONAL EDUCATION PROGRAMS

Sec. 601. International and foreign language studies.

Sec. 602. Business and international education programs.

Sec. 603. Institute for International Public Policy.

Sec. 604. General provisions.

TITLE VII—RELATED PROGRAMS AND AMENDMENTS TO OTHER ACTS

PART A—INDIAN EDUCATION PROGRAMS

Sec. 711. Tribally Controlled Community College Assistance Act of 1978.

Sec. 712. American Indian, Alaska Native, and Native Hawaiian culture and art development.

Sec. 713. Navajo Community College Act.

PART B—ADVANCED PLACEMENT INCENTIVE PROGRAM

Sec. 721. Advanced placement incentive program.

PART C—UNITED STATES INSTITUTE OF PEACE

Sec. 731. Authorities of the United States Institute of Peace.

PART D—COMMUNITY SCHOLARSHIP MOBILIZATION

Sec. 741. Short title.

Sec. 742. Findings.

Sec. 743. Definitions.

Sec. 744. Purpose, endowment grant authority.

Sec. 745. Grant agreement and requirements.

Sec. 746. Authorization of appropriations.